

DEPARTMENT OF THE ARMY  
HEADQUARTERS, U.S. ARMY FIELD ARTILLERY CENTER AND FORT SILL  
Fort Sill, Oklahoma 73503-5100

USAFACFS Regulation  
No. 608-1

3 July 1986

Personal Affairs  
SOLDIER MONEY MANAGEMENT/FAMILY FINANCIAL READINESS

Further supplementation by subordinate commanders is prohibited,  
unless specifically approved by Headquarters, USAFACFS.

1. PURPOSE. To establish a Soldier Money Management/Family Financial Readiness (SMM/FFR) training program which will:

- a. Provide Sure-Pay conversion training.
- b. Provide remedial training for soldiers, family members, and nonactive duty personnel, placed on the installation dishonored check list.
- c. Provide training and assistance for unit personnel designated as financial readiness instructors.
- d. Conduct annual training in accordance with AR 350-1

2. POLICY.

a. Soldiers who entered active duty after 1 October 1985 will be required to enroll in Sure-Pay within three months after arrival at their first permanent duty station. With the increase in Sure-Pay participation, there may be an increase in dishonored checks; therefore, an aggressive SMM training program that includes conversion training, annual refresher training for all soldiers, and remedial training for soldiers and family members who are on the installation dishonored check list will be initiated.

b. Soldiers whose first permanent duty station is Fort Sill, will be scheduled to attend conversion training within the first 60 days after arrival. Soldiers who elect to enroll in Sure-Pay prior to attending training may do so voluntarily with the unit commander's approval. To make certain that these soldiers understand checkbook maintenance they should attend conversion training when scheduled.

c. Soldiers, family members, and nonactive duty personnel who are placed on the installation dishonored check list will complete the checking account training program prior to having their privileges restored.

3. RESPONSIBILITIES.

a. Army Community Service:

(1) Develop a Program of Instruction POI which will meet the needs outlined in paragraph 1.

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(2) Schedule, coordinate facilities, and conduct classes for Sure-Pay conversion and remedial training for family members and nonactive duty personnel.

(3) Provide training, lesson plans, and training aids to unit financial readiness counselors.

Provide assistance to unit commanders.

b. Unit Commanders:

(1) Unit commanders are responsible for the well-being of their soldiers, to include their financial readiness; thus, commanders must actively support the program.

(2) Commanders will assure that personnel who entered active duty after 1 October 1985 are enrolled in Sure-Pay, unless a valid exception exists (Para 5, DA Cir 37-85-1).

(3) Make unit personnel available to attend the conversion training when scheduled or reschedule when unit requirements dictate.

(4) Conduct annual refresher training in accordance with provisions of AR 350-1.

(5) Conduct remedial training for soldiers who are experiencing dishonored check problems.

Appoint an officer or NCO (E6 or E7) as financial readiness counselor.

4. TRAINING.

a. The POI topics are listed at appendix A. Each subject is prepared to provide an independent class, and copies of the lesson plan and training aids are available at Army Community Service (ACS).

b. Soldiers requiring Sure-Pay conversion training will be identified and information provided to ACS by SIDPERS. ACS will notify the unit commander in writing, of the date, time, and location the soldier is scheduled to attend. To successfully complete the course and be certified eligible to enroll in Sure-Pay, the soldier must attend the entire course and complete the practical exercises on checkbook maintenance and bank statement reconciliation without error. Soldiers who do not complete the course successfully will receive additional one-on-one instruction. If that instruction fails to produce satisfactory results, the soldier will be referred to the commander for possible exception from Sure-Pay enrollment. Soldiers who are married are encouraged to bring their adult family members to class with them.

c. Soldiers, family members, and nonactive duty personnel who have had their check cashing privileges suspended must attend the course as a prerequisite for having privileges restored. The check cashing course will be scheduled during duty and non-duty hours. The class dates, time, and location will be published in post newspapers and bulletins. The non-duty hours course will primarily be

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conducted for family members and nonactive duty personnel; however, commanders may schedule soldiers who require remedial training by coordinating with ACS.

d. ACS will conduct the training program for personnel designated as unit financial readiness counselors. This instruction will include counseling, familiarization with the POI, and where to find help. This individual will be a valuable resource to the unit commander in maintaining the financial readiness of his unit.

## 5. REFERENCES.

a. AR 210-60, 15 June 1984, Control and Prevention of Abuse of Check Cashing Privileges.

b. AR 350-1, 1 August 1981, Army Training Program.

c. AR 608-1, 15 May 1983, Army Community Service Program.

d. DA Cir 37-85-1, 15 November 1985, The Army Sure Pay Program.

APPENDIX A  
PROGRAM OF INSTRUCTION

Consumer Awareness.

- a. Comparison shopping
- b. Seasonal products.
- c. Post facilities versus local economy.
- d. Advertising gimmicks

Budget and Record Keeping.

- a. Importance of a budget.
- b. Establish and revise
- c. Good records
- d. Savings

Credit.

- a. Advantages of using credit.
- b. Disadvantages of using credit.
- c. Managing your credit.
- d. Creditors' rights and obligations.
- e. Your rights and obligations.
- f. Financial help and counseling.
- g. Bankruptcy/Chapter 13
- h. Soldiers and Sailors Civil Relief Act.

Military Pay System.

- a. Sure-Pay.
- b. Understanding your LES.

Checking Accounts and Check Writing.

- a. Banking services.
- b. Check writing.
- c. Bank statements.
- d. Reconciling a checking account

Insurance.

- a. Insurance industry.
- b. Automobile.
- c. Accident & Health.
- d. Life.

## Glossary

Conversion Training: Training for all soldiers who are not on Sure-Pay but required to participate.

Family Training: Training for family members in personal financial management.

Exception: Any exception granted to soldiers that releases them from the requirement to participate in Sure-Pay. Exceptions must meet the criteria outlined in DA Cir 37-85-1.

Financial Readiness Counselor: An officer or NCO designated by the unit commander. Duties include initial screening and counseling for individuals experiencing financial problems, being familiar with service available and how to use them, and provide instruction to unit personnel on financial readiness.

Personal Financial Readiness: A condition whereby a married soldier can provide continued care during prolonged absence, or a single soldier can satisfy personal financial obligations away from the permanent duty station.

Remedial Training: Training for soldiers and family members who --

- a. Have check cashing privileges suspended.
- b. Are directed to receive the training by the unit commander
- c. Are experiencing dishonored check problems
- d. Request the training.

Refresher Training: Reemphasizes the areas covered under conversion training.

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(ATZR-PCA)

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